

Social Security

Agreement
Between The
U.S. and Greece



www.ssa.gov

Introduction

An agreement effective September 1, 1994, between the United States and Greece improves Social Security protection for people who work or have worked in both countries. It helps many people who, without the agreement, would not be eligible for monthly retirement, disability or survivors benefits under the Social Security system of one or both countries. It also helps people who would otherwise have to pay Social Security taxes to both countries on the same earnings.

The agreement covers Social Security taxes (including the U.S. Medicare portion) and retirement, disability and survivors insurance benefits. It does not cover benefits under the U.S. Medicare program or Supplemental Security Income (SSI) program.

If you wish to apply for benefits under a program not covered by the agreement, you may do so directly with the country that administers the program.

This booklet covers highlights of the agreement and explains how you may be affected if you have worked (or will work) in both the United States and Greece. Please note that you or your employer must take action in some situations.

The Agreement May Help You And Your Family

- **While you work**—If your work is covered by both the U.S. and Greek Social Security systems, you (and your employer, if you are employed) would normally have to pay Social Security taxes to both countries for the same work. The agreement eliminates this double coverage so you pay taxes to only one system (see Pages 2–5).
- **When you apply for benefits**—You may have some Social Security credits in both countries, but not enough U.S. credits to qualify for regular U.S. Social Security benefits. In this case, if you have a minimum number of U.S. credits (see Pages 13-14), we can count your credits under the Greek system so you may be able to get a partial benefit from the U.S. In addition, the agreement can help you qualify for Greek Social Security benefits even if you do not meet the normal Greek eligibility requirements (see Page 14).

Coverage And Social Security Taxes

Before the agreement, employees, employers and self-employed persons could, under certain circumstances, be required to pay Social Security taxes to both the U.S. and Greece for the same work.

Under the agreement, if you work as an employee in the U.S., you normally will be covered by the U.S., and you and your employer will pay Social Security taxes only to the U.S. If you work as an employee in Greece, you normally will be covered by Greece, and you and your employer pay Social Security taxes only to Greece.

But, if your employer sends you from one country to work in the other country for five years or less, you will remain covered by the first country and be exempt from Social Security taxes in the other country.

If you are self-employed and reside in the U.S. or Greece, you generally will be covered and taxed only by the country where you reside.

NOTE: In addition to old-age, survivors and disability benefits, Greek Social Security taxes cover several other programs including health insurance and maternity benefits, unemployment and worker's compensation benefits and family allowances. As a result, workers exempted from Greek Social Security coverage by the agreement pay no Social Security taxes for these programs and generally cannot receive benefits from them. If the agreement exempts you from Greek coverage, you and your employer may wish to arrange for alternative benefit protection.

The following table shows how you are covered and to which country you and your employer must pay Social Security taxes. To avoid also paying taxes to the other country,

your employer (or you, if you are self-employed) must obtain a certificate of coverage from the country where you will be covered (see Pages 6–9).

A U.S. worker assigned temporarily to Greece can be covered by U.S. Social Security only if he or she works for a U.S. employer. A U.S. employer includes a corporation organized under the laws of the United States or any state, a partnership if at least two-thirds of the partners are U.S. residents, an individual who is a resident of the U.S., or a trust if all the trustees are U.S. residents. The term also includes a foreign affiliate of a U.S. employer if the U.S. employer has entered into an agreement with the Internal Revenue Service under section 3121 (l) of the Internal Revenue Code to pay Social Security taxes for U.S. citizens and residents employed by the affiliate.

Your Work Status	Coverage And Taxes
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You are working in Greece:

For a U.S. employer who:

- | | |
|---|--------|
| • Sent you to work in Greece for five years or less | U.S. |
| • Sent you to work in Greece for more than five years | Greece |
| • Hired you in Greece | Greece |

<i>For a non-U.S. employer</i>	Greece
--------------------------------	--------

**Your Work
Status**

**Coverage
And Taxes**

You are working in Greece:

*For the U.S. government
and you are a:*

- | | |
|------------------|---|
| • U.S. national | U.S. (either Social Security or federal retirement program) |
| • Greek national | Greece |

You are working in the U.S.:

For an employer in Greece who:

- | | |
|---|--------|
| • Sent you to work in the U.S. for five years or less | Greece |
| • Sent you to work in the U.S. for more than five years | U.S. |
| • Hired you in the U.S. | U.S. |

For a non-Greek employer U.S.

*For the Greek government
and you are a:*

- | | |
|------------------|--------|
| • Greek national | Greece |
| • U.S. national | U.S. |

You are self-employed and you:

- | | |
|----------------------|--------|
| • Reside in the U.S. | U.S. |
| • Reside in Greece | Greece |

***If this table does not seem to
describe your situation and you are:***

- | | |
|-----------------------|---|
| • Working in the U.S. | Write to the U.S. address on the next page for further information. |
| • Working in Greece | Write to the Greek address on Page 18 for further information. |

Certificate Of Coverage

A certificate of coverage issued by one country serves as proof of exemption from Social Security taxes on the same earnings in the other country.

Certificates For Employees

To establish an exemption from compulsory coverage and taxes under the Greek system, your employer must request a certificate of coverage (form USA/GR 1) from the U.S. at this address:

Social Security Administration
Office of International Programs
P.O. Box 17741
Baltimore, Maryland 21235-7741
U.S.A.

The request may be sent by FAX, if preferred, to (410) 966-1861. Please note this FAX number is only for requesting certificates of coverage. No special form is required to request a certificate. However, you must provide the following information:

- full name of worker (including maiden name for a married woman);
- date and place of birth;
- citizenship;
- country of worker's permanent residence;
- U.S. Social Security number;
- date of hire;
- country of hire;

- name and address of the employer in the U.S. and Greece; and
- date of transfer and anticipated date of return.

In addition, your employer must indicate if you remain an employee of the U.S. company while working in Greece or if you become an employee of the U.S. company's affiliate in Greece. If you become an employee of an affiliate, your employer must indicate if the U.S. company has an agreement with the Internal Revenue Service under section 3121(l) of the Internal Revenue Code to pay U.S. Social Security taxes for U.S. citizens and residents employed by the affiliate and, if yes, the effective date of the agreement.

Your employer can also request a certificate of U.S. coverage for you over the Internet using a special online request form available at www.ssa.gov/coc. Only an employer can use the online form to request a certificate of coverage. A self-employed person must submit a request by mail or fax.

To establish your exemption from coverage under the U.S. Social Security system, your employer in Greece must request a certificate of coverage (form GR/USA 1) from the local Greek agency (fund) that collects your Greek Social Security taxes.

The same information required for a certificate of coverage from the U.S. is needed to get a certificate of coverage from Greece except that you must also show the Greek fund to which your Greek contributions are paid and your Greek Social Security number rather than your U.S. Social Security number.

Certificates For Self-Employed Persons

If you are self-employed and would normally have to pay Social Security taxes to both the U.S. and Greek systems, you can establish your exemption from one of the taxes by writing to:

- if you reside in the U.S., the Social Security Administration at the address on Page 6; or
- if you reside in Greece, the Greek fund to which you normally pay your Greek Social Security taxes.

Be sure to provide the following information in your letter:

- full name (including maiden name for a married woman);
- date and place of birth;
- citizenship;
- country of permanent residence;
- U.S. and/or Greek Social Security number;
- nature of self-employment activity;
- dates the activity was or will be performed; and
- name and address of your trade or business in both countries.

Effective Date Of Coverage Exemption

The certificate of coverage you receive from one country will show the effective date of your exemption from paying Social Security taxes in the other country. Generally, this will be the beginning date of your temporary

assignment in the other country, or the beginning date of your self-employment activity there.

Certificates of coverage issued by Greece should be retained by the employer in the U.S. in case of an audit by the Internal Revenue Service (IRS). No copy should be sent to IRS unless specifically requested by the IRS. However, a self-employed individual must attach a photocopy of the certificate to his or her income tax return each year as proof of the U.S. exemption.

Copies of certificates of coverage issued by the U.S. will be provided for both the employee and employer. It will be their responsibility to present the certificate to the Greek authorities when requested to do so. To avoid any difficulties, your employer (or you, if you are self-employed) should request a certificate as early as possible, preferably before your work in the other country begins.

Monthly Benefits

The following table shows the various types of Social Security benefits payable under the U.S. and Greek Social Security systems and briefly describes the eligibility requirements for each. If you do not meet the requirements for regular benefits, the agreement may help you to qualify (see Pages 13–14).

This table is only a general guide. You can get more specific information about U.S. benefits at any U.S. Social Security office or by calling our toll-free number at 1-800-772-1213 or by visiting Social Security's website at www.ssa.gov. More detailed

information about the Greek system may be obtained by writing to the Greek address on Page 18 or by visiting the website of the Social Insurance Institute (*Idryma Koinonikon Asfaliseon*) at *www.ika.gr*.

Under U.S. Social Security, you may earn up to four credits each year depending on the amount of your covered earnings. For example, in 2001, you get one credit for each \$830 of your covered annual earnings up to a maximum of four credits for the year. Under the Greek system, credits are measured in days. To simplify the information in the table, U.S. requirements are shown in years of credits.

Retirement Or Old-Age Benefits

United States

Worker—Full benefit at full retirement age.* Reduced benefit as early as age 62. Required work credits range from one and one-half to 10 years (10 years if age 62 in 1991 or later).

Greece

Worker—Full benefit payable at age 65 to men and age 60 to women with at least 4,500 days (15 years) of contributions. Reduced benefits are payable at age 60 to men and age 55 to women. Workers who meet certain other requirements (e.g., women with dependent children, workers in hazardous occupations or who have over 10,000 days of contributions) may receive benefits at earlier ages.

*Full retirement age for people born before 1938 is age 65. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.

Disability Benefits

United States

Worker—Under full retirement age* can get benefit if unable to do any substantial gainful work for at least a year. One and one-half to 10 years credit needed, depending on age at date of onset. Some recent work credits also needed unless worker is blind.

Greece

Worker—Full benefit payable at any age if earnings capacity is reduced at least 80% by an impairment expected to last for a year or more. Partial benefit payable to workers with at least 50% loss of earnings capacity. Must have 300-4,500 days of contributions depending on age at time of disability and on the cause of the disability. If less than 4,500 days of contributions, some recent contributions are also needed.

Family Benefits To Dependents Of Retired Or Disabled Persons

United States

Wife—Full benefit at full retirement age* or at any age if caring for worker's entitled child under age 16 (or disabled before age 22). Reduced benefit as early as age 62 if not caring for a child.

Husband—Same as wife.

Greece

Wife—Supplement paid to pensioner for a non-working wife.

Husband—No provision.

*Full retirement age for people born before 1938 is age 65. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.

Family Benefits To Dependents Of Retired Or Disabled Persons

United States

Divorced Spouse—Full benefit at full retirement age.* Reduced benefit as early as age 62. Must have been married to worker for at least 10 years.

Children—Up to age 18 (age 19 if in an elementary or secondary school full time) or any age if disabled before age 22.

Greece

Divorced Spouse—No provision.

Children—Supplement paid to pensioner for unmarried dependent children under age 18 (age 24 if full-time student at university or college) or any age if disabled before age 18.

Survivor Benefits

United States

Widow—Full benefit at full retirement age* or at any age if caring for the deceased's entitled child under age 16 (or disabled before age 22). Reduced benefit as early as age 60 (or age 50 if disabled) if not caring for child. Benefits may be continued if remarriage occurs after age 60 (or age 50 if disabled).

Greece

Widow—Benefit payable at any age if the deceased worker was entitled to old-age or disability benefits or met specific contribution requirements. Marriage must have lasted at least six months (two years if the deceased worker was receiving old-age or disability benefits). Both the contribution requirement and marriage requirement may be waived for certain reasons such as a work-related accidental death.

*Full retirement age for people born before 1938 is age 65. The full retirement age increases gradually until it reaches age 67 for people born in 1960 or later.

Survivor Benefits

Widower—Same as widow.

Widower—Same as widow if disabled and dependent on worker.

Divorced Widow(er)—Same as widow(er) if marriage lasted at least 10 years.

Divorced Widow(er)—No provision.

Children—Same as children of retired or disabled workers.

Children—Up to age 18 (age 24 if full-time student at university or college) or any age if disabled before age 18.

Other family members—Under certain conditions, dependent parent age 62 or older.

Other family members—If there is no entitled widow, widower, or orphan, benefits may be payable to dependent grandchildren and parents.

Lump-Sum Death Benefit—A one-time payment not to exceed \$255 payable on the death of an insured worker.

Funeral Grant—None. However, a one-time sickness insurance payment may be payable to the spouse or to the person who paid the burial expenses.

How Benefits Can Be Paid

If you have Social Security credits in both the United States and Greece, you may be eligible for benefits from one or both countries. If you meet all the basic requirements under one country's system, you will get a regular benefit from that country. If you do not meet the basic requirements, the agreement may help you qualify for a benefit as explained below.

- **Benefits from the U.S.**—If you do not have enough work credits under the U.S.

system to qualify for regular benefits, you may be able to qualify for a partial benefit from the U.S. based on both U.S. and Greek credits. However, to be eligible to have your Greek credits counted, you must have earned at least six credits (generally one and one-half years of work) under the U.S. system. If you already have enough credits under the U.S. system to qualify for a benefit, the U.S. cannot count your Greek credits.

- **Benefits from Greece**—Social Security credits from both countries can also be counted, when necessary, to meet the eligibility requirements for Greek benefits. To be eligible to have your U.S. and Greek credits counted, you must have at least 300 days of coverage credited under the Greek system.

How Credits Get Counted

You do not need to do anything to have your credits in one country counted by the other country. If we need to count your credits under the Greek system to help you qualify for a U.S. benefit, we will get a copy of your Greek record directly from Greece when you apply for benefits. If Greece needs to count your U.S. credits to help you qualify for a Greek benefit, they will get a copy of your U.S. record directly from the Social Security Administration when you apply for the Greek benefit.

Although each country may count your credits in the other country, your credits actually are not transferred from one country to the other. They remain on your record

in the country where you earned them and also can be used to qualify for benefits there.

Computation Of U.S. Benefit Under The Agreement

When a U.S. benefit becomes payable as a result of counting both U.S. and Greek Social Security credits, an initial benefit is determined based on your U.S. earnings as if your entire career had been completed under the U.S. system. This initial benefit is then reduced to reflect the fact that Greek credits helped to make the benefit payable. The amount of the reduction will depend on the amount of U.S. credits: the more U.S. credits, the smaller the reduction; and the fewer U.S. credits, the larger the reduction.

A Greek Pension May Affect Your U.S. Benefit

If you qualify for Social Security benefits from both the U.S. and Greece, the amount of your U.S. benefit may be reduced. This is a result of a provision in U.S. law which can affect the way your benefit is figured if you also receive a pension based on work that was not covered by U.S. Social Security. For more information, call our toll-free number, **1-800-772-1213**, and ask for the factsheet, *A Pension From Work Not Covered By Social Security* (Publication No. 05-10045). If you are outside the U.S., you may write to us at the address on Page 19.

Claims For Benefits

If you live in the United States and wish to apply for U.S. or Greek benefits:

- visit or write any U.S. Social Security office; or
- phone our toll-free number, **1-800-772-1213**, 7 a.m. to 7 p.m. (U.S. Eastern time) any business day. People who are deaf or hard of hearing may call our toll-free TTY number, **1-800-325-0778**.

You can apply for Greek benefits at any U.S. Social Security office by completing application form SSA-2490.

If you live in Greece and wish to apply for U.S. or Greek benefits, contact:

- the U.S. Embassy in Athens, to file for U.S. benefits; or
- any Greek Social Security office to file for Greek benefits.

You can apply with one country and ask to have your application considered as a claim for benefits from the other country. Information from your application will then be sent to the other country. Each country will process the claim under its own laws—counting credits from the other country when appropriate—and notify you of its decision.

If you have not applied for benefits before, you may need to provide certain information and documents when you apply. These include the worker's U.S. and Greek Social Security numbers, proof of age for all claimants (Greek birth certificate if you were born in Greece), evidence of the worker's U.S.

earnings in the past 24 months and information about the worker's coverage under the Greek system including the original insurance booklet from Greece. You may wish to call the Social Security office before you go there to see if any other information is needed.

Payment Of Benefits

Each country pays its own benefits. U.S. payments are made by the U.S. Department of Treasury each month and cover benefits for the preceding month. Payments under the Greek system are made near the end of each month for the following month.

Absence From U.S. Territory

Normally, persons who are not U.S. citizens may receive U.S. Social Security benefits while outside the U.S. only if they meet certain requirements. Under the agreement, however, you may receive benefits as long as you reside in Greece regardless of your nationality. If you are not a U.S. or Greek citizen and live in another country, you may not be able to receive benefits. The restrictions on U.S. benefits are explained in the booklet, *Social Security—Your Payments While You Are Outside The United States* (Publication No. 05-10137).

Appeals

If you disagree with the decision made on your claim for benefits under the agreement, contact any U.S. or Greek Social Security office. The people there can tell you what you need to do to appeal the decision.

The Greek Social Security authorities will review your appeal if it affects your rights under the Greek system, while U.S. Social Security authorities will review your appeal if it affects your rights under the U.S. system. Since each country's decisions are made independently of the other, a decision by one country on a particular issue may not always conform with the decision made by the other country on the same issue.

For More Information

To **file a claim** for U.S. or Greek benefits under the agreement, follow the instructions on Pages 16–17.

To find out more about U.S. Social Security benefits, or for information about a claim for benefits, contact any U.S. Social Security office. **If you live outside the U.S., write to:**

Social Security Administration
OIO—Totalization
P.O. Box 17049
Baltimore, Maryland 21235-7049
U.S.A.

For more information about Greece's Social Security programs, visit any Social Security office in Greece. If you do not live in Greece, write to:

Social Security Institute
Division of International Relations
8, Agiou Konstantinou Str.
10241 Athens
GREECE

If you **do not wish to file a claim for benefits** but would like more information about the agreement, write to:

Social Security Administration
Office of International Programs
P.O. Box 17741
Baltimore, Maryland 21235-7741
U.S.A.

Please **include your U.S. Social Security number** whenever you write to the U.S. Social Security Administration.

Internet

The Social Security Administration makes information about the programs it administers available through the Internet. If you have Internet access, you can get information about U.S. Social Security agreements, as well as other useful information about Social Security by visiting SSA's website, *Social Security Online*. The address is www.ssa.gov.

If You Submit Information Or Answer Questions To Request A Certificate Of Coverage (See Page 6)

Privacy Act

The *Privacy Act* requires us to notify you that we are authorized to collect this information by section 233 of the *Social Security Act*. While it is not mandatory for you to furnish the information to the Social Security Administration (SSA), a certificate of coverage cannot be issued unless a request has been received. The information is needed to

enable SSA to determine if work should be covered only under the U.S. Social Security system in accordance with an international agreement. Without the certificate, work may be subject to taxation under both the U.S. and the foreign Social Security systems.

Paperwork Reduction Act Notice

This information collection meets the clearance requirements of 44 U.S.C. section 3507, as amended by section 2 of the *Paperwork Reduction Act of 1995*. You are not required to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. We estimate that it will take you about 30 minutes to read the instructions, gather the necessary facts, and write down the information to request a certificate of coverage.

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